

Alabama
STATE OF ~~SOUTH CAROLINA~~)
COUNTY OF ~~JEFFERSON~~)
~~Shelby~~

428
ASSUMPTION AGREEMENT
WITH RELEASE
Mortgage Book _____ Page _____

FOR VALUE RECEIVED, the undersigned John M. & Katrina Lajune
Retherford ("Purchaser") hereby jointly, severally and
unconditionally assumes and agrees to pay the balance due on that certain
Promissory Note executed by David G. and Brenda S. Larocca
("Seller") to MortgageAmerica, Inc. **
("the Association") in the original principal sum of \$57,816.00
dated November 5, 1986 (the "Note") and to perform the
obligations of the Seller under that certain Mortgage of even date recorded
in Book 103 at Page 994 (the "Mortgage") which secures the Note, on which
Note and Mortgage the present outstanding unpaid principal balance is the sum
of \$56,389.16. The Association hereby releases and discharges
the Seller from further personal liability to the Association pursuant to the
Note and the Mortgage. Except as to the foregoing Assumption, all other terms
and provisions of the Note and Mortgage shall remain unchanged and in full
force and effect.

KA JR

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Executed this 9th day of November, 19 90.

IN THE PRESENCE OF

Anthony D. Snable, Attorney
2700 Highway 280 South, Suite 101
Birmingham, Alabama 35223

John M. Retherford
Katrina Lajune Retherford
"PURCHASERS"
Katrina Lajune Retherford
FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION OF SOUTH CAROLINA

Dellie Clayton
Sandi Adkins

S. Scott Greene
S. Scott Greene, Assistant Vice Pres.

Alabama
STATE OF ~~SOUTH CAROLINA~~)
COUNTY OF ~~JEFFERSON~~)
~~Shelby~~

PROBATE

PERSONALLY appeared before me the undersigned and made oath that
s/he saw the within named Purchasers, sign, seal and as their act and deed
deliver the within-written Assumption

**and subsequently transferred and assigned to First Federal Savings and Loan
Association of South Carolina, by instrument recorded in Book 165, Page 729.

Agreement with Release for the uses and purposes therein mentioned and that s/he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 9th
day of November, 1990.

Anthony D. Snable
Notary Public for ~~South Carolina~~ Alabama
My Commission Expires: 10-21-91

STATE OF SOUTH CAROLINA)
COUNTY OF)

PROBATE

PERSONALLY appeared before me the undersigned and made oath that s/he saw the within named First Federal Savings and Loan Association of South Carolina, sign, seal and as its act and deed deliver the within-written Assumption Agreement with Release for the uses and purposes therein mentioned and that s/he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 6th
day of November, 1990.

Sarah Queen
Notary Public for South Carolina
My Commission Expires: 3-27-2000

Debbie Clayton

1. Deed Tax	-----	\$
2. Mtg. Tax	-----	\$
3. Recording Fee	-----	\$ <u>5.00</u>
4. Indexing fee	-----	\$ <u>4.00</u>
5. No Tax fee	-----	\$
6. Certified Fee	-----	\$ <u>1.00</u>
Total	-----	\$ <u>10.00</u>

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STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

90 DEC 10 AM 9:22

Thomas R. [Signature]
JUDGE OF PROBATE